



PRESS RELEASE

City of Celina, Texas
For more information contact:
Jason Gray
City Manager
972.382.2682
jgray@celina-tx.gov

CELINA ISO PUBLIC PROTECTION CLASSIFICATION RATING IMPROVES

Fire is the single largest cause of property loss in the United States. In the last decade, fire has caused direct losses of more than \$120 billion and countless billions more in related costs. More importantly, each year fire kills approximately 3000 people, including 100 firefighters, and injures over 20,000 people.

The Insurance Services Office (ISO) collects information on City fire-protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data in three major areas: the Fire Department operations, water system, and communications, and then assigns a Public Protection Classification (PPC) from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria. PPC ratings have a direct bearing on the cost of property insurance for every home and building in a community.

Last year the City of Celina was inspected by the ISO to determine the Public Protection Classification. Effective May 1, 2007, the ISO PPC rating was lowered from a 7 to a 4. Of the over 46,000 communities rated by the ISO, fewer than 15% are rated a 4 or better.

The lowering of the Public Protection Classification rating not only indicates an improvement in the fire protection level, but also lowers homeowner's insurance policy rates. The average savings ranges from \$50 to \$300 annually based upon factors including type of construction, age and value of the structure, and insurance carrier. The ISO 4 rating took effect May 1, 2007. Prior to that date the information was available to all insurance companies and was well publicized by the Texas Department of Insurance through the State Fire Marshal's Office. Most insurance companies review the rating prior to setting new rates.

You are encouraged to contact your insurance carrier to request a re-rate based upon the new classification. For a letter from the Texas Department of Insurance showing the Public Protection Classification rating and the effective date, please go to www.celina-tx.gov, or contact the Celina Fire Department at 972-382-2653.

FOR IMMEDIATE RELEASE

07/03/2007 10:51 AM